

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LAVERNE D HARDISON

Debtor(s)

Case No. 08-15335

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/16/2008.
- 2) The plan was confirmed on 11/06/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/06/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/09/2011.
- 5) The case was converted on 12/01/2011.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,122.80
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$23,122.80**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,811.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,222.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,033.64**

Attorney fees paid and disclosed by debtor: \$688.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC INTERNATIONAL	Unsecured	942.33	NA	NA	0.00	0.00
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ANCHOR RECEIVABLES MGNT	Unsecured	244.10	NA	NA	0.00	0.00
BALLY TOTAL FITNESS	Unsecured	1,000.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICES	Unsecured	407.64	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,049.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,010.00	NA	NA	0.00	0.00
CHILDRENS PLACE	Unsecured	407.00	NA	NA	0.00	0.00
COMPUCREDIT CORP	Unsecured	336.39	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,838.00	1,289.46	1,289.46	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,604.00	1,239.20	1,239.20	0.00	0.00
FAMILY HEALTH CARE	Unsecured	134.00	NA	NA	0.00	0.00
HSBC	Unsecured	513.00	NA	NA	0.00	0.00
ICS INC	Unsecured	682.90	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,580.00	1,580.00	1,580.00	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	420.80	106.95	106.95	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	332.20	332.20	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	2,000.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	528.78	528.78	528.78	0.00	0.00
LAKE IMAGING LLC	Unsecured	35.00	35.00	35.00	0.00	0.00
LELAND SCOTT	Unsecured	290.00	298.20	298.20	0.00	0.00
M3 FINANCIAL SERVICES	Unsecured	66.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	604.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	1,315.00	1,315.31	1,315.31	0.00	0.00
PALISADES COLLECTION	Unsecured	806.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	506.00	505.95	505.95	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	317.00	379.74	379.74	0.00	0.00
PROFESSIONAL NEUROLOGICAL SER	Unsecured	3,700.00	NA	NA	0.00	0.00
PROVIDIAN	Unsecured	727.00	822.41	822.41	0.00	0.00
RCS	Unsecured	100.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	169.00	191.37	191.37	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RUSH UNIVERSITY MED CENTER	Unsecured	1,947.05	0.00	0.00	0.00	0.00
ST MARGARET	Unsecured	222.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO HOSPITAL	Unsecured	333.03	NA	NA	0.00	0.00
UNIVERSITY SURGEONS	Unsecured	154.00	154.00	154.00	0.00	0.00
VICMINE MEEKS CHAVIS & ASSOC	Unsecured	333.03	NA	NA	0.00	0.00
VICMINE MEEKS CHAVIS & ASSOC	Unsecured	197.00	NA	NA	0.00	0.00
VYRIDIAN REVENUE MGMT	Unsecured	153.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Secured	22,947.00	22,946.94	22,946.94	10,920.47	8,168.69
WELLS FARGO HOME MORT	Secured	NA	NA	NA	0.00	0.00
WOMANS WORKOUT WORLD	Unsecured	539.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,946.94	\$10,920.47	\$8,168.69
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,946.94	\$10,920.47	\$8,168.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$635.73	\$0.00	\$0.00
TOTAL PRIORITY:	\$635.73	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,142.84	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,033.64</u>	
Disbursements to Creditors	<u>\$19,089.16</u>	
TOTAL DISBURSEMENTS :		<u>\$23,122.80</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/20/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.